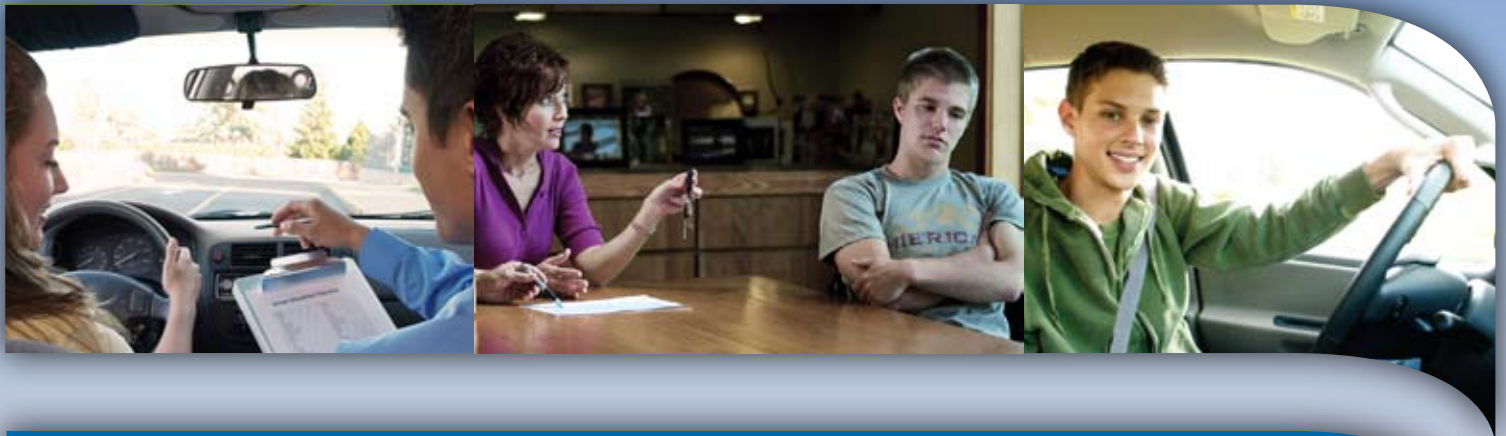


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New Jersey Teen Driver Resource Guide



SAFE PASSAGE

moving toward zero fatalities

WWW.NJSAFEROADS.COM



Dear Parent:

This guide contains research based tools and resources you can use to cultivate safe driving attitudes and behaviors in your teen. By supporting and monitoring your young driver, you can substantially lower their risk of being involved in a motor vehicle crash. In fact, research conducted by the Children’s Hospital of Philadelphia (CHOP) points to specific actions you can take to lower your teen’s crash risk by as much as **50 percent**;

Understand the Graduated Driver License (GDL)

The GDL is one of the most complex traffic laws and can be very confusing. This guide presents reference tools that simplify the licensing process.

Be a Good Role Model

Research by CHOP, Travelers Insurance and other institutions found that teens mimic their parent’s driving behaviors. You’ll find that the resources enclosed in this guide will help you set strong examples of safe driving behaviors. “Children are great imitators. So give them something great to imitate.”- Anonymous

Effectively Enforce the GDL at Home

Although each part of the GDL was designed to create better, safer drivers, the two restrictions of the GDL that have the most lifesaving potential are the curfew and passenger restrictions. Forty percent of all teen fatal crashes occur after 9pm and teens with just one passenger have nearly twice the risk of being involved in a fatal crash as teens driving alone. The driving contracts enclosed will support you in effectively enforcing the GDL at home.

Increase Practice Driving Hours

During the first 12-24 months of driving, teens are at the greatest risk for being involved in a crash. That risk decreases with driving experience. In addition to the resources presented in this guide, the Motor Vehicle Commission’s *Parent Guide* will assist you in your instruction and practice driving with detailed lessons and progress checklists.

Control the Keys

Research conducted by CHOP revealed that teens who requested permission to use the car were 50% less likely to be involved in crashes when compared to teens that had primary access. Drivers whose parents controlled the keys were also less likely to violate the provisions of the GDL. By using the techniques presented in the orientation and the contracts within this guide, you can help your teen successfully build safe driving behaviors.

Use the tools and resources presented in this guide to develop safe driving attitudes and behaviors that will ensure your child’s safety and help keep New Jersey’s roadways safe for everyone.

Gary Poedubicky
Acting Director
New Jersey Division of
Highway Traffic Safety



Dr. Claudia Knezek
Kean University

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The Facts About New Jersey Teen Driving



The Facts About the Numbers

- Motor vehicle crashes are the leading cause of death for young people in New Jersey and across the nation between the ages of 16 and 20.
- In 2009 in New Jersey, 34 teen drivers and 8 teen passengers lost their lives in crashes involving teen drivers. In 2010, 19 teen drivers and 14 teen passengers tragically lost their lives in these crashes. (preliminary numbers)
- Every ten minutes a teen crashes in New Jersey. In 2009, there were 47,960 crashes involving teen drivers between 16 and 20 years of age.
- Teen crashes are most often the result of distraction, inexperience, speeding, and/or failure to yield.
- Teens represent the largest contingent of New Jersey drivers involved in crashes. They account for only six percent of the licensed drivers in the state and are involved in 13 percent of the crashes.
- Seat belt use among teens is the lowest for any age group.
- More male drivers than female drivers are involved in teen crashes.
- A greater amount of teen crashes occur in May than any other month and on a Friday than any other day of the week.
- The most dangerous time on the road for teen drivers is between 3 and 6 p.m., followed by noon and 3 p.m.

The Facts About the Law

Teens (16-20 years of age) holding a probationary license under New Jersey's Graduated Driver License (GDL) law:

- may not drive between 11:01 p.m. and 5 a.m.
- may only transport one passenger, unless the driver is accompanied by a parent or guardian or the passengers are the driver's dependents (children).
- can not use a cell phone (hand-held or hands-free), hand-held video games or any other hand-held wireless electronic devices (i.e., ipod, GPS).
- must ensure that they and all of their passengers wear seat belts.
- must display the GDL decals on any vehicle they drive.
- face a fine of \$100 for a violation under the GDL law.
- may not plea bargain any point carrying offense.



New Jersey's Graduated Driver License Program

Permit Stage

- | A. SPECIAL LEARNER'S PERMIT REQUIREMENTS | B. EXAMINATION PERMIT REQUIREMENTS |
|---|---|
| <ul style="list-style-type: none">• Be at least 16 years old• Obtain consent of a parent or guardian• Enroll in an approved behind-the-wheel driver training course• Pass the knowledge and vision test | <ul style="list-style-type: none">• Be at least 17 years old• Obtain consent of a parent or guardian• Pass the knowledge and vision test• Practice supervised driving for at least a 6 month period of time. |

License Stage

- | A. PROBATIONARY LICENSE REQUIREMENTS | B. BASIC DRIVER LICENSE REQUIREMENTS |
|--|---|
| <ul style="list-style-type: none">• Be at least 17 years old• Pass the MVC road test• Practice unsupervised driving for at least a 12 month period of time | <ul style="list-style-type: none">• Be at least 18 years old• Complete the unsupervised 12 month practice driving period• Pay the required fee |

Permit and Probationary License Restrictions

- | | |
|---|--|
| DRIVING HOURS | NO DRIVING BETWEEN 11:01PM - 5:00AM |
| <ul style="list-style-type: none">• Restriction does not apply to drivers 21 years of age or older• To qualify for the work or religious exemption, drivers must carry legible documentation on letterhead signed by the employer, organization or religious institution stating the reasons for the request to exempt from the curfew restriction. The letter must include signature, title, address and telephone number of the designated official. | |
| PASSENGERS | NO MORE THAN ONE (1) PASSENGER |
| <ul style="list-style-type: none">• Restriction does not apply to drivers 21 years of age or older• Unless the teen is accompanied by a Parent/Guardian or the passengers are the driver's dependents (children) | |
| GDL DECAL | REQUIRED |
| ELECTRONIC DEVICES | NOT ALLOWED |
| <ul style="list-style-type: none">• No use of cell phones (handheld or hands-free), iPods etc. | |
| SEATBELTS | REQUIRED |
| PLEA BARGAIN AGREEMENTS | BANNED |
| <ul style="list-style-type: none">• Effective September 17, 2008, the Attorney General banned municipal prosecutors from offering plea agreements to all GDL holders | |

For more information about the GDL licensing process, please visit www.njmvc.gov



PARENTING TIPS TO KEEP TEEN DRIVERS SAFE

Motor vehicle crashes are the No. 1 cause of death for adolescents. Teen drivers (ages 16 to 19) are involved in fatal crashes at four times the rate of adult drivers (ages 25 to 69). Most of these crashes are preventable. That's why The Children's Hospital of Philadelphia and State Farm® have joined to develop tools that will help families reduce the risk of teens being involved in a serious crash.

According to recent research of teen views on driving, teens who say their parents set rules and pay attention to their activities in a helpful, supportive way are half as likely to be in a crash. This balanced approach to parenting is called authoritative parenting. Here are some tips to develop this approach:

1. **Set clear rules, boundaries and expectations.** Rather than stating, "You'll do as I say," explain your reasoning. (Refer to "Set House Rules and Reduce Crash Risks for Your Teen" for specific rules.)
2. **It's about safety, not control.** Make sure they understand rules are in place for their safety, not to control them. As their skills develop and they become more responsible, introduce new privileges.
3. **Be responsive.** Listen to their concerns and, when appropriate, modify expectations to fit circumstances.
4. **Recognize their need to become independent.** Reward responsible behavior with greater privileges.
5. **Let them know you can be counted on for help and support.** How a parent shows support may be different from family to family, but it's important teens know you can be relied on. One way is to be the scapegoat to help them save face with friends.
 - Make sure your teens' friends know your tough rules. ("No way! My dad would kill me if I did that.")
 - Create a code word. Help teens get out of unsafe situations by calling or texting you with a previously agreed-upon code word that signals trouble. When you hear or see the word, pick them up right away.
6. **Pay attention.** To help teens make good safety decisions, keep the lines of communication open. Know where they are going and why, and discuss how they will get there and when they will be home. Provide alternatives to allow them to avoid unsafe driving situations.
7. **Lead by example.** Follow the rules of the road. Always wear a seat belt. Don't talk on a cell phone while driving. Don't speed.

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Learn the facts and get advice about teen driver safety at
www.teendriversource.org and www.statefarm.com/teendriving.

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SET HOUSE RULES AND REDUCE CRASH RISKS FOR YOUR TEEN

Parents play a crucial role in teen driving safety, according to recent research. Teens who say their parents set rules and pay attention to their activities in a helpful, supportive way are half as likely to be in a crash. A teen driver's greatest lifetime chance of crashing occurs in the first six to 12 months after receiving a license.

That's why driving privileges need to be increased gradually. Teens require adult-supervised practice driving even after licensure for challenging situations such as highways or bad weather. Parents and teens need to work together to set clear rules for driving without adult supervision. Be sure to discuss how teens can demonstrate experience and maturity to earn new privileges. Let them know the consequences of not following the rules.

Set these permanent driving safety rules:

- **Use seat belts on every trip — driver and all passengers.**
- **Do not use cell phones or other electronic devices while driving.**
Help your teen follow this rule by setting the example: complete calls before car is in gear, get directions in advance, check in only after arrival, and pull over for urgent calls.
- **Follow all driving laws, including no speeding.**
- **Do not drive while impaired (drugged, drowsy or drunk) or ride as a passenger with an impaired driver.**
Help your teen follow this rule by offering other ways to get home.
- **Do not ride with an unlicensed or inexperienced teen driver.**
Help your teen follow this rule by providing rides.

Set these initial limits to driving privileges:

- **No peer passengers.**
 - Start: Only adult passengers.
 - Include siblings as passengers after first six months of driving only if they are properly restrained.
- **No nighttime driving.**
 - Start: Only in daylight.
 - Gradually increase driving curfew after practicing driving at night with your teen, obeying your state's maximum limit.

- **No high-speed roads.**
 - Start: Only on low-volume, low-speed, familiar roads.
 - Gradually add more difficult roads after practicing together.
- **No driving in bad weather.**
 - Start: Only in fair weather driving conditions.
 - Gradually allow driving in more difficult conditions, such as light rain or snow, after practicing with your teen.
- **Control the keys.**
 - Start: Teen needs to ask for the keys (even for own vehicle).
 - Gradually increase amount teen can drive after first six months and being responsible.

Other Tips

- **Pay attention.** Keep the lines of communication open. Know where they're going and why and discuss how they will get there and when they will be home. Provide alternatives, such as rides.
- **It's about safety, not control.** Make sure your teens understand that these rules come from love and because you want to keep them safe. As their skills develop and they demonstrate responsibility, introduce new privileges.
- **Lead by example.** Always wear a seat belt. Don't talk on a cell phone while driving. Don't speed. Follow the rules of the road.

Motor vehicle crashes are the No. 1 cause of death for adolescents. Teen drivers (ages 16 to 19) are involved in fatal crashes at four times the rate of adult drivers (ages 25 to 69). Most of these crashes are preventable. That's why The Children's Hospital of Philadelphia and State Farm® have joined to develop tools that will help families reduce the risk of teens being involved in a serious crash.

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DEVELOPING DRIVING EXPERIENCE

Experience counts when it comes to driving safely. Research shows that passing a driver's test alone does not mean that a young driver is "experienced." There is no magic number of miles or hours that signals experience. We do know, however, that a teen driver's greatest lifetime chance of crashing occurs in the first six to 12 months after receiving a license. After that time, crash risk diminishes but remains twice the rate of adults until drivers reach their 20s. This is a very risky time for teen drivers, largely due to their lack of driving experience.

Every teen is unique in how long it takes to become an experienced driver. The goal is for a driver to be able to maneuver a vehicle and make good driving decisions with a minimum of effort in a wide variety of environments (highways, cities, rural roads) under a wide variety of conditions (weather and time of day). These skills and decision-making abilities come only after many hours behind the wheel.

Based on review of others' research, experts at The Children's Hospital of Philadelphia have identified three basic stages that a teen moves through in developing driving experience:

Stage One: Novice – Learning to drive is often characterized by knowing the rules of the road. However, simply following the rules of the road, or knowing how to steer, reverse, make turns, and park the car is not enough to be a safe driver. Drivers must also know when, and how, to interact with other road users. That's why new drivers need adult supervision, not only to explain the mechanics of driving, but also to provide specific guidance to navigate various road conditions.

Stage Two: Advanced Beginner – New drivers who have completed the minimum state-required practice hours to acquire a license generally know how to deal safely with a few traffic situations. For instance, many will lower their speed in

congested zones and residential areas. These teens often overestimate their driving competence, putting themselves in situations beyond their ability. During this stage, they need rules and close supervision. Continued adult-supervised practice helps them gain experience.

Stage Three: Developing Competence – With more experience, reflection and guidance, young drivers begin to build a broader base of on-road, behind-the-wheel experiences which allow them to:

1. Monitor the environment around the vehicle, scanning far ahead to identify risks and to adjust driving accordingly.
2. Always wear a seat belt as the driver and make sure that passengers do, too.
3. Recognize and avoid distractions inside and outside the vehicle, including those related to passengers, cell phones, or other electronic devices.
4. Never drive impaired (drugged, drowsy or drunk).
5. Control emotions when driving.
6. Recognize and avoid driving in conditions that are too challenging.
7. Never take intentional risks while driving.
8. Respect other road users, including motorists, bicyclists and pedestrians, and adjust driving behavior accordingly.

Motor vehicle crashes are the No. 1 cause of death for adolescents. Teen drivers (ages 16 to 19) are involved in fatal crashes at four times the rate of adult drivers (ages 25 to 69). Most of these crashes are preventable. That's why The Children's Hospital of Philadelphia and State Farm® have joined to develop tools that will help families reduce the risk of teens being involved in a serious crash.

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TEACH YOUR TEEN TO BE A SMART PASSENGER

Many parents worry about the risks teens face as new drivers, but how about as passengers? More than half of teens who die in car crashes are not behind the wheel, and teens' chances of getting in a fatal wreck rise sharply if they ride with a teen driver.

According to recent research of teen views on driving, parents play a crucial role in teen driving safety. Teens who say their parents set rules and pay attention to their activities in a helpful, supportive way are half as likely to be in a crash. This same research shows that most teens do not consider themselves to be inexperienced drivers and do not view passengers as potentially hazardous. These misperceptions can be deadly.

Teen passengers can lower this risk by limiting distractions, respecting the driver and always wearing a seat belt. Here are six quick tips for teaching your teens to be safety-minded passengers:

1. **Talk about how to be a safe passenger.** Distractions are a major cause of crashes, and passenger distractions are particularly dangerous for new drivers. Discuss helpful passenger behaviors, such as reading directions when asked and respecting the driver by not talking loudly, chatting on a cell phone, playing loud music, or acting wild.
2. **Insist on seat belts.** Most adolescent passengers who die in wrecks are not wearing seat belts. Explain that by buckling up, they'll help protect their friends' lives as well as their own. In a crash, an unrestrained body can hurt others in the car.
3. **Don't let your child ride with a driver who has less than a year of experience.** Most teen crashes are the result of "rookie" mistakes. Even the most mature teen needs time to gain driving experience through adult-supervised driving.
4. **Pay attention.** To help them make good safety decisions, keep the lines of communication open. Know where they are going and why and discuss how they will get there and when they will be home. Provide alternatives, like rides, to allow them to avoid unsafe driving situations.
5. **Create a code word.** Help teens get out of unsafe situations by calling or texting you with a previously agreed-upon code word that signals trouble. When you hear or see the word, pick them up right away.
6. **Lead by example.** Always wear a seat belt. Don't talk on a cell phone while driving. Don't speed. Follow the rules of the road.

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Car Insurance for Teen Drivers: What You Need to Know

Age and Gender Matter

Teens are more expensive to insure because they are involved in more crashes. According to the National Safety Council, drivers between the ages of 16 and 17 are three times as likely to be killed in a crash as drivers between the ages of 25 and 64.

Gender also matters. Families adding a teenage girl to their insurance policy could see their rate double, while that rate may even triple when a teenage boy is added. Teenage boys are considered a bigger risk behind the wheel because they drive more miles, receive more moving violations and are involved in more crashes.

New Car or Old Car?

In some cases, a teen owning their own older car and getting their own insurance policy is more cost effective than being added to the family policy and driving dad's luxury SUV. Insurers tend to view older, less expensive cars, as less risky propositions because they don't cost as much to repair and have greatly depreciated in value.

Policy holders can also find savings with older cars by not carrying as much collision and comprehensive coverage as they would on a new car. However, it's important to remember that older cars may not be equipped with all the latest crash avoidance safety features, such as anti-lock brakes and electronic stability control (ESC). If a teenager takes driver-training courses in a newer car with these features, he or she may have to learn a few new driving skills before settling behind-the-wheel of an older vehicle.

When in Doubt, Ask Your Insurance Carrier

Contact your insurer when you have questions. They can answer the more difficult questions regarding coverage, such as how to properly insure a teen driver that splits time between two households.

It's also important to contact your insurer when your teen obtains a driving permit. Your carrier may not require a driver be insured until they receive their license (GDL), but notifying them is essential. According to the Department of Banking and Insurance, failure to notify a carrier of an additional driver in the household can be considered insurance fraud.

Discounts, Discounts, Discounts

Try to qualify for as many auto insurance discounts you can. Be sure to inform your carrier if your teen is an "occasional driver" rather than a primary driver as this may have an impact on the rate. Some insurers also offer discounts if your child has a "B" average or better in school.

Make sure your teen completes a driver education course, but check with insurers beforehand to see which courses qualify for a discount. A defensive driver course might also qualify for a discount.

What kind of car your teen drives will have an effect on the price of their premium. Avoid sporty, high-performance vehicles, which could get your teenager into trouble.



Choosing a Driving School

A GUIDE FOR PARENTS OF BEGINNING DRIVERS



For more than 100 years, AAA has played an important role in the communities it serves, protecting and saving lives of drivers, passengers, bicyclists and pedestrians of all ages. AAA published its first driver's training course for high school teachers in 1935 to support the goals of reducing traffic crashes, and continues to accumulate valuable information and tips to assist consumers evaluate and select a driving school.

Driver Education – A Foundation for Safe Driving

Getting a driver's license is an important step to adulthood for young, new drivers. Classroom training provides a solid base for grooming well-trained, educated drivers, but getting behind the wheel on the open road is the true test.

Imagine building a house without blueprints or an understanding of construction principles. If you are lucky, you may end up with a beautiful home. Most likely, you will end up with a pile of rubble.

Learning to drive and successfully navigate America's roadways is like building a house. You need knowledge, skills, and plans. Without this solid foundation, you take a big risk each time you get behind the wheel.

Quality driving instruction provides the foundation needed for safe driving practices. Instructors ensure their students have the basic skills, knowledge, and habits needed for safety on the road. Many states recognize the value of formal training and may require driver education courses as a condition to obtain a full, unrestricted license. Structured classroom and behind-the-wheel instruction are the first steps in preparing students for the rigors of today's highway system.

If you are looking for assistance in selecting a driving school, this brochure will help you:

- Define the type of training that best suits your needs;
- Understand specific requirements for the facility, instructor, structure, and lesson;
- Find local driving schools; and
- Investigate driving schools with a checklist.

Make a Smarter, More Informed Choice

Driver education courses are designed to teach new drivers the fundamental skills and basic knowledge required to drive a motor vehicle. Your search for a quality school may be more successful if you know what to look for in facilities, instructors, structure, and lesson plans. The following tips may make it easier for you to select the best driver training school for you.

- **Ask friends and neighbors.** Have they or someone they know attended a driver training school? Can they recommend one for you? Why did they select this specific school?
- **Call several schools.** Find out about course schedules, fees, registration procedures, and the next available course dates and times.
- **Visit schools.** Ask to see classrooms and if you can observe part of a course. Classrooms should be clean, orderly and set up to conduct classroom sessions. During your classroom visit, check to see if:
 - A desk is available for each student.
 - A distance learning TV, modern instructional equipment, computers, monitors, chalk or white boards, and other visual aids are visible from all desks.

- **Ask to see the course curriculum or textbook.** There should be a study guide or textbook for each student. Materials should be current and in good condition. Each student also should receive a copy of the state driver's handbook.

- **Check the Driver Education School License.** The Driver Education School license must be displayed in the school's business office.

- **Ask how many fully licensed driver education instructors work for the school.** Determine how many instructors teach the classroom, behind-the-wheel, or both phases of the course. The ratio of instructors to students may affect the time it will take to complete all of the course requirements. A good ratio is 30 students to five instructors, which allows sufficient time for students to complete the training in approximately 12 weeks.

- **Check classroom vs. behind-the-wheel sessions.** The ideal course integrates classroom and behind-the-wheel training. The classroom time should consist of a structured lesson plan that includes coverage of risk prevention and the fundamentals of defensive driving practices. Behind-the-wheel sessions should correspond with the classroom lesson plan to reinforce and demonstrate the practical usage of the classroom concepts.

- Beginners learn best with two in-car lessons each week.
- Classroom and behind-the-wheel lessons should be supported by practice sessions. Look for schools that offer interactive educational tools to help parents provide at least 50 hours of supervised, supplemental driving experience for novice drivers.
- Driving environments should include residential streets, city traffic, rural roads, highways, and limited-access freeways.

Students also should receive limited-visibility/limited-traction instruction at night and in poor weather.

- **Ask to see the driver education vehicles.** Instructional vehicles should be late-model cars in good condition. Some states mandate driving school vehicles be no more than four years old. A plus: newer vehicles have more advanced safety systems. They should be clean, late model cars and all vehicles must have the following equipment:

- Rearview mirror;
- Two exterior side mirrors;
- Rearview mirror, eye-check mirror, and dual-control brake for the instructor;
- Safety belts, air bags, and head restraints; and
- Wedge-shaped seat cushion and pedal extensions to accommodate students of varying height. (Even in vehicles equipped with power seats, students less than five feet, five inches tall find visibility greatly improved using these tools.)
- A large "Student Driver" sign, as well as a sign that identifies the driving school, to alert other drivers that the driver behind the wheel is learning to drive.



- **Find out about the instructors.** Consider instructor experience – both overall and at a particular institution – when evaluating a school. School management and instructional staff should have successfully completed a minimum of three professional development courses.

The following professional organizations sponsor courses that can help instructors meet state instructional standards:

- Your local AAA/CAA club;
- The Driving School Association of the Americas Inc.;
- The American Driver and Traffic Safety Education Association; and
- The Association of Driver Educators for the Disabled.

All instructors should be licensed by the state. License renewal requirements vary from state to state. Continuing education ensures instructors know how to teach current information – such as the latest visual search techniques. Instructors also should be monitored by school management and undergo periodic performance evaluations.



- **Students with disabilities:** Students with disabilities should choose a school with instructors and equipment prepared for their specific needs. For instance, vehicles should include hand controls, an adjustable steering column, and other aids for disabled drivers. The Association of Driver Rehabilitation Specialists (ADED) can provide information about facilities in your area.

- **Check details.** Ask about refund policies, class make-up policies, and remedial training policies. Do you need to sign a contract?

- **Find out about complaints.** Ask how to file complaints and how the school resolves complaints. Check with the Better Business Bureau, which keeps files of complaints and compliments received about local businesses.

- **Ask for references.** Get the names of previous students and parents you may call as a reference. Ask them about their experience with the school.

- **Cost considerations.** Cost is one of many factors to consider when seeking a driver-training program. Driver education costs range in price and structure, so you will need to factor in some basic information to determine the overall cost and viability of the program. Items to consider include:

- Amount of classroom instruction offered combined with behind-the-wheel training. A typical driver-training package consists of 30 hours of classroom instruction and six to ten hours of behind-the-wheel training.
- Additional behind-the-wheel lessons beyond the state's requirements may be offered at a per-hour fee.
- Missed lesson fees may be incurred when the new driver misses a scheduled class or behind-the-wheel training session.
- Cancellation fees may be incurred if you do not contact the school 24 hours prior to the scheduled lesson start time.

Additional Information

The Department of Motor Vehicles can provide information on state regulations for driving schools, but cannot recommend a specific driving school. Standards vary from state to state; a state license does not guarantee a quality driving school.

Some AAA clubs offer driving instruction or may be able to recommend a school. Contact your local AAA club for additional information.

so your teen wants a car?



a parent's guide to choosing a vehicle

your teen's first vehicle

Buying a car is an important decision, especially for a teenager with limited driving experience. Because liberation and personal mobility may be of primary interest to a young person, it's imperative that parents help address practical considerations in choosing a first vehicle. What most new drivers need is safe, reliable and affordable transportation. Parents and teens should remember vehicle ownership is a process, not a one-time event.



what parents should know

Before considering the purchase of any vehicle for a teen, keep these important points in mind:

- Safety behind the wheel should be a priority. Each year, more teens die in car crashes than from any other cause — including disease, drugs, suicide or homicide.
- Per licensed driver, teens are two to three times more likely to be involved in a crash than adult drivers, according to the Insurance Institute for Highway Safety.
- Passengers can influence driver behavior and compound distractions. With one peer passenger in the car, the crash risk for novice drivers increases 30 percent. The risk doubles with two peer passengers and triples with three.
- Young drivers have trouble managing distractions. Sending text messages and using cell phones or other electronic devices behind the wheel endangers drivers, passengers and others sharing the road. To better understand dangers imposed by such practices, ask your AAA club for a copy of the brochure *Drive Safer, Talk Later*.

Motor vehicle crashes are the leading cause of death among 15- to 20-year-olds.

your role as a parent

Selecting the right vehicle is only part of keeping your teen safe on the road. Parents also need to help their teen learn to operate the vehicle safely, which can be achieved by following through in three primary areas: selecting a quality driver-training program, conducting effective supervised driving and establishing a parent-teen driving agreement.



Helping your teen become a safer driver.

Every year, more than 4,000 teenagers are killed in car crashes¹ and about 355,000 are injured.² It's really not surprising when you consider that 16-year-old drivers have crash rates that are almost two times greater than 18-19-year-old drivers and four times the risk of older drivers.³ The good news is that you can help change this.

START THE CONVERSATION.

Talking to your teen about the rules of the road isn't necessarily easy, but it is important. Especially when you consider that approximately four out of five teens said their parents are the best influence in getting them to drive more safely.⁴

As a way to get started, Allstate has created the Parent-Teen Driving Contract. It can help you:

- Outline your teen's key driving responsibilities
- Decide on the consequences associated when those responsibilities aren't met
- Define your role in helping your teen succeed

Once you talk over each issue and come to an agreement, fill out the rules and consequences in the space provided. Then sign and date it. Be sure to keep it in a prominent place, like the front of your refrigerator, so you can re-examine it often and make changes as your teen becomes a more experienced driver.

LEARN MORE ABOUT TEEN DRIVING ISSUES.

Graduated Driver Licensing (GDL) laws help new drivers get on-the-road driving experience.⁵ Each state has different laws, so you and your teen should become familiar and take them into consideration as you complete the contract.

To learn about your state's GDL laws, better understand teens' attitudes about driving, or to get tips for talking with your teen about safe driving, call an Allstate Agent or visit www.allstate.com/teen. The more you get involved, the more likely your teen will become a safer driver.

IT'S TIME TO MAKE THE WORLD A SAFER PLACE TO DRIVE.
Visit www.allstate.com/teen



Sources: 1. IIHS Teenager Fatality Facts 2008, available at www.iihs.org 2. IIHS analysis of General Estimates System (GES) for 2008 3. IIHS Teenager Fatality Facts 2008, available at www.iihs.org 4. The Allstate Foundation State of Teen Driving study 2009 5. IIHS "Beginning Teenage Drivers Brochure," available at http://www.iihs.org/brochures/pdf/beginning_drivers.pdf
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D9022-5

Parent-Teen Driving Contract

TEXTING

Texting while driving takes your eyes off the road for an average of 5 seconds. At 55 mph, that's like driving the length of a football field—completely blind.⁶

AGREEMENT

CONSEQUENCES

TIME OF DAY

Nearly half the teens that died in car crashes in 2008 were killed between 3 p.m. and midnight. Check your local teen driving curfews.⁸

AGREEMENT

CONSEQUENCES

NUMBER OF PASSENGERS

According to a recent study, the presence of just one more male teen in a car nearly doubles the chance of a fatal crash.¹⁰

AGREEMENT

CONSEQUENCES

SEATBELTS

Using lap/shoulder belts can reduce the risk of dying in a car crash by 45%.¹²

AGREEMENT

CONSEQUENCES

TEEN DRIVER

I promise to abide by the contract outlined above. If I break any part of this contract, I will accept the consequences. During any time that I cannot drive, I will be responsible for making other arrangements to get around.

SIGNATURE OF TEEN DRIVER

DATE

SPEEDING AND DRIVER ERROR

In 2007, speed-related crashes accounted for 34% of fatalities among 16-19-year-olds.⁷

AGREEMENT

CONSEQUENCES

MUSIC, FOOD AND OTHER DISTRACTIONS

Distracted drivers are estimated to kill 2,600 people every year and injure another 330,000.⁹

AGREEMENT

CONSEQUENCES

DRINKING, DRIVING AND DRUGS

Thirteen percent of high school seniors reported driving under the influence of marijuana, a number nearly equivalent to those who reported driving under the influence of alcohol.¹¹

AGREEMENT

CONSEQUENCES

GRADES

Good grades aren't just important for a teen's future, they can also save you money. Ask your Allstate Agent about the Good Student Discount.*

AGREEMENT

CONSEQUENCES

* Good Student Discount is subject to terms, qualifications and availability.

PARENT/GUARDIAN

I promise to do what I can to help my teenager succeed in following this contract. I promise to make time to help my child become a safe and responsible driver. I understand this is an evolving contract and promise to make myself available to discuss these rules and their consequences when necessary.

PARENT/GUARDIAN

DATE

Go to an Allstate Agent or to www.allstate.com/teen for an interactive contract you can save, print and update or to learn more about the Graduated Driver Licensing laws in your state.



Sources: 6. Virginia Tech Transportation Institute 2009, available at <http://www.vtnews.vt.edu/story.php?relyear=2009&itemno=571> 7. IIHS "Beginning Teenage Drivers Brochure," available at http://www.iihs.org/brochures/pdf/beginning_drivers.pdf 8. IIHS Teenager Fatality Facts 2008, available at www.iihs.org 9. Harvard Center for Risk Analysis study 10. Chen, L. et. al. Carrying passengers as a risk factor for crashes fatal to 16 and 17 year old drivers. J. of the American Medical Association. 283 no. 12, 1578-1582 11. O'Malley, P.M., & Johnston, L. D. (2007). Drugs and driving by American high school seniors, 2001-2006. Journal of Studies on Alcohol and Drugs, 68(6), 834-842 8. <http://www.unews.utah.edu/p/?r=062206-1> 12. NHTSA Traffic Safety Facts 2007
D9022-5



Parent-to-Parent Agreement

We, the undersigned parents, agree to work as a team to ensure teens gain driving experience in the safest environment possible. Because we care about our teens and respect the responsibilities of parents, we:

- Agree that our teens won't drive with other teen passengers or be driven by a teen driver for a period of at least _____ months. We recognize that each passenger increases risk. We shall not allow our new driver to have passengers. We ask that you place the same restriction on your teen.
- Agree that our teens won't drive at night between the hours of _____ to _____ for a period of at least _____ months.
- Agree to talk to our teens about the importance of always wearing a safety belt – in every seating position in the vehicle.
- Shall not provide alcohol or other drugs to teens who are guests in our home, nor will we allow teens to bring alcohol or other drugs into our home. We ask that you observe these same restrictions.
- Agree to monitor our behavior in the car and be the best role models possible for our teen drivers.

If we suspect your teen has been drinking or using other drugs, or is otherwise unfit to drive, we will call you. If we cannot reach you, we will get your teen home safely.

We will call you if we have questions about the whereabouts, supervision or driving behavior of our teen. We encourage you to call us if you have any concerns.

Parent/Guardian Signatures:

Contact Numbers:

(Day) _____ (Night) _____

Parent/Guardian Signatures:

Contact Numbers:

(Day) _____ (Night) _____

* Although we intend to honor the terms of this agreement, we understand and agree that this is not a legally enforceable contract.

Say Yes to Life Contract

This contract empowers teens to make decisions based on their personal safety, eliminating peer pressure and judgment. The agreement between parent and teen provides young drivers with a safe way out of dangerous – and potentially life threatening – situations.

The contract's name originated from the Rebeka Vere Foundation's motto *Say Yes to Life*. The foundation's mission is to create awareness about the life saving importance of safe driving behaviors and encourage young drivers to make responsible decisions. Modeled after that mission and from research conducted by the Children's Hospital of Philadelphia, the intention of this contract is to save young lives.

Teen Driver Agrees to:

contact _____ if I ever find myself in a situation in which I do not feel safe (i.e. the driver has been involved in an argument, is drinking or has taken drugs etc.) with the code word _____ to indicate I need help to get home safely. I understand that I will be asked to discuss what happened _____ days later and will be expected to work on strategies that will assist me in avoiding dangerous situations in the future. I also agree to do my best to avoid situations involving risky behaviors.

Teen Signature

Date

Parent/Guardian Agrees to:

pick up _____ if I receive a text or call that includes our code word _____ no matter the time of day or night. I will do my best to avoid a socially awkward situation for my teen by either creating an excuse for picking them up or by acting in an overprotective manner relieving them from any social judgment or pressure. I further agree to recognize my teen for making a courageous and responsible decision by not penalizing or lecturing them. I will take _____ days to gain more perspective before discussing what they've learned and work with them to develop strategies for avoiding situations that involve risky behaviors.

Parent/Guardian Signature

Date





Oprah's No Phone Zone Pledge

I pledge to make my car a No Phone Zone. Beginning right now, I will do my part to help put an end to distracted driving by pledging the safest driving behavior. I commit to (choose one):

___ I will not text while I am driving

___ I will not text while driving and will use only handsfree calling if I need to speak on the phone while I am driving.

___ I will not text or use my phone while I am driving. If I need to use my phone, I will pull over to the side of the road.

I will ask other drivers I know to do their part to end distracted driving. I pledge to make a difference.

Signature: _____

Date: _____

OPRAH.COM

"Teen drivers need the influence of parental involvement and guidance to keep them safe."

www.iihs.org/research/quanda/gdl.html
WASHINGTON, D.C. The National Highway Traffic

for teens who have recently acquired their driver's license, parents are the ultimate authority when it comes to driving. is a privilege, not a right. Teens need



There's no doubt about it.

Raising kids is one of the most – if not THE most – challenging things in life.

You want the best for your child. You're a parent who cares, a parent who wants the reassurance that you're doing the right thing, especially when it comes to teaching them how to drive safely.

With automobile crashes as the leading cause of death for teens, your role as teacher, encourager, and enforcer - YOUR Influence - is more important now than ever.

Your teen needs **YOUR** influence when learning to drive.

Check out www.underyourinfluence.org for helpful resources.

YOUR Teen Driver
YOUR Influence

**Drive by
the Rules.**

**Keep the
Privilege.**

Teen Driving Web Resources



The following websites contain useful information and resources related to teen driver safety.

New Jersey Motor Vehicle Commission

www.state.nj.us/mvc

Parent guide, driving manual, driver abstracts and list of licensed driving schools

New Jersey Division of Highway Traffic Safety

www.njsaferoads.com

Teen driver safety programs, awareness and educational resources and more

New Jersey Brain Injury Association

www.bianj.org

Programs, resources and tools supporting teens:

www.ugotbrains.com

parents: www.njteendriving.com

educators: www.njdrivereducation.com

Children's Hospital of Philadelphia Research Foundation

www.teendriversource.org

Tools and guides for parents, teens, policy makers and researchers

National Highway Traffic Safety Administration

www.underyourinfluence.org

Tips, driving contracts, message boards and conversation starters for parents

American Automobile Association (AAA)

www.aaapublicaffairs.com

Teen driver safety brochures, newsletters, driving contracts and educational programs

Allstate Teen Driver Sites

www.allstateteendriversite.com

www.keepthedrive.com

State Farm Teen Driving Site

www.betterteendriving.com

Center for Disease Control and Prevention

www.cdc.gov/parentsarethekey

New Jersey Safety Council

www.njsafety.org

Alive at 25 teen driver awareness program and resources for teens and parents

National Organization for Youth Safety

www.noys.org

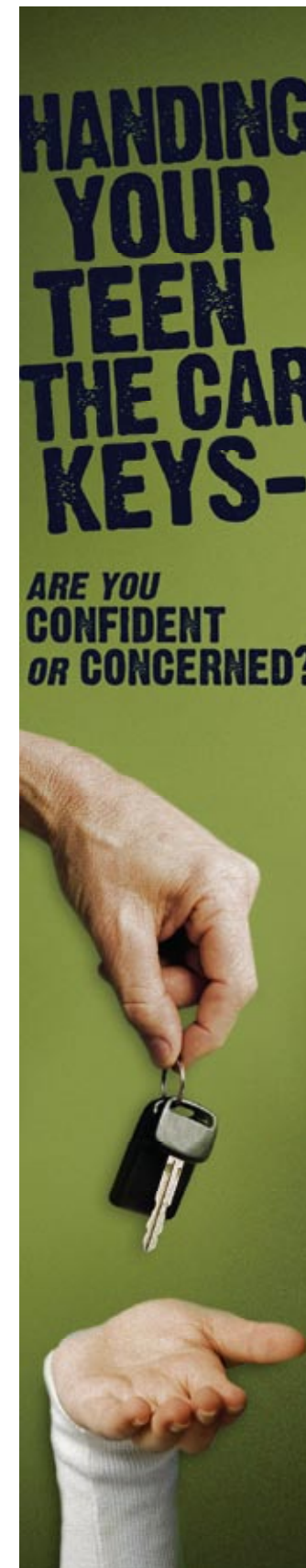
Tool kits, scholarships and more

The Rebeka Vereas Foundation

www.rebekavereafoundation.org

Say Yes to Life, Drive Responsibly

Project Graduation and teen driver safety educational and awareness programs



PARENTS: Get the Facts on Safe Teen Driving

Car crashes—the #1 killer of teens—take about 3,000 young lives every year. That's up to eight teen deaths a day that can be prevented. New drivers—even straight-A students and "good kids"—are more likely to be involved in a fatal crash, mostly due to driver inexperience. It's a fact. The good news is that you can make a difference by getting involved with your teen's driving. Here's how:

Fact: Proven Steps Save Lives

Practice driving as often as you can with your teen. The more experience he or she has behind the wheel, the safer they'll drive. Make sure your new driver and their passengers always wear seat belts. Prohibit driving when crashes are more likely to occur—at night and when there are other teens in the car. And be sure to learn and enforce your state's teen driving laws—you can find them at www.cdc.gov/parentsarethekey.

Fact: A Parent-Teen Driving Agreement Sets the Rules of the Road

Discuss your rules of the road with your teen. Talk about why they are important to follow, as well as consequences for breaking them. Believe it or not, your children listen to you, particularly when they know you have their best interests at heart. Reinforce your talks by working with your teen to create a parent-teen driving agreement. You can find a sample at www.cdc.gov/parentsarethekey.

Fact: Parents Must Lead by Example


Don't wait until your teen is old enough to drive to start modeling good driving behaviors. If you talk on the phone, text, speed or drive without your seat belt, so might your teen.

Fact: Other Parents Need This Information

Share your rules of the road with parents of other teens. Tell the parents of your teen's friends about "Parents Are the Key," because working together helps save lives. Take the next step by showing your support and sharing information on Facebook and Twitter.

VISIT WWW.CDC.GOV/PARENTSARETHEKEY TO GET GOING.





PRACTICE. COACH. LEAD BY EXAMPLE.

**EIGHT TEENS A DAY ARE KILLED
IN CAR CRASHES.**



**SET A GOOD EXAMPLE BEHIND THE WHEEL.
AND TALK TO YOUR TEEN ABOUT SAFE DRIVING.**

VISIT WWW.CDC.GOV/PARENTSARETHEKEY TO GET GOING.



www.njteendriving.com/share-the-keys